WHAT IS CLAIMED IS:

1. A method for operating a server comprises:

receiving a page request for a web page from a client computer via the Internet, the web page including an icon;

retrieving the web page from a storage of the server;

sending the web page to the client computer via the Internet;

receiving a request from the client computer to initiate a telephone call via the Internet in response to a selection of the icon on the web page;

initiating a real-time communications channel between the client computer and the server via the Internet in response to the request;

determining a telephone number in response to the request;

using a voice modem, coupled to the server and to a telephone line, to dial the telephone number;

receiving packets of voice data from the client computer from the Internet;

reassembling the packets of voice data into a stream of digital voice data;

converting the stream of digital voice data to a stream of analog voice data;

outputting the stream of analog voice data to the voice modem, and

outputting the stream of the analog voice data from the voice modem to the telephone line.

2. The method of claim 1 further comprising:

receiving a stream of incoming analog voice data from the telephone line;

outputting the stream of incoming analog voice data from the voice modem to a sound card;

using the sound card to output a stream of incoming digital voice data in response to the stream of incoming analog voice data;

packetizing the stream of incoming digital voice data to form packets of incoming digital voice data; and

transmitting the packets of incoming digital voice data to the client computer via the Internet.

3. The method of claim 1 wherein determining the telephone number in response to the request comprises retrieving the telephone number from a memory in the server in response to the request.

4. The method of claim 1 wherein the request comprises the telephone number.

5. The method of claim 1 wherein the real-time communications channel incorporates a real-time transport protocol.

6. The method of claim 1

wherein receiving a request from the client computer to initiate the telephone call comprises receiving the request from the client computer to initiate the telephone call via another voice modem.

7. The method of claim 1 wherein converting the stream of digital voice data comprises using a digital to analog converter of a sound card to convert the stream of digital voice data to the stream of analog voice data.

8. A method for operating a server comprises:

receiving a request at a server from a client computer to initiate a telephone call via a computer network, the request from the client computer in response to a selection of an icon on a web page, the web page retrieved from the server and downloaded to the client computer;

initiating a real-time communications channel at the server to the client computer via the computer network in response to the request from the client computer;

determining a telephone number to dial in response to the request;

dialing the telephone number on a telephone with a voice modem, the server comprising the voice modem and the voice modem coupled to the telephone line;

receiving packets of voice data at the server from the client computer;

reassembling at the server the packets of voice data into a stream of digital audio data;

converting the stream of digital audio data to a stream of analog audio data with a sound board within the server;

outputting the stream of analog audio data to the voice modem, and

outputting the stream of the analog audio data from the voice modem to the telephone line.

9. The method of claim 8 further comprising:

receiving at the voice modem a stream of incoming analog audio data from the telephone line;

outputting the stream of incoming analog audio data to the sound card;

digitizing the stream of incoming analog audio data with the sound card to form a stream of incoming digital audio data;

packetizing the stream of incoming digital audio data to form packets of incoming digital audio data; and

outputting the packets of incoming digital audio data to the client computer via the computer network.

10. The method of claim 8 wherein outputting the stream of incoming analog audio data to the sound card comprises outputting the stream of incoming analog data from a speaker output port of the voice modem to a microphone input port of the sound card.

11. The method of claim 8 wherein determining the telephone number comprises retrieving the telephone number from a memory in the server in response to the request.

12. The method of claim 10 wherein the request comprises a first telephone number and the telephone number comprises a second telephone number.

13. The method of claim 8 wherein outputting the stream of analog audio data to the voice modem comprises outputting the stream of analog data from a speaker output port of the sound card to a microphone input port of the voice modem.

14. The method of claim 1 wherein converting the stream of digital audio data to a stream of analog audio data with the sound board comprises using a digital to analog converter of within the sound card to perform the conversion.

15. A method for an Internet Service Provider server comprises:

receiving a request to initiate a telephone call via the server from a client computer;

determining a telephone number for the telephone call in response to the request;

using a voice modem in the server to dial the telephone number on a telephone line;

opening a real-time communications channel between the client computer and the server via a computer network in response to the request; thereafter

receiving packets of voice data from the client computer from the Internet;

reassembling the packets of voice data into a stream of digital voice data;

converting the stream of digital voice data to a stream of analog voice data with a sound processor in the server;

outputting the stream of analog voice data from the sound card to the voice modem, and

outputting the stream of the analog voice data from the voice modem to the telephone line.

16. The method of claim 15 wherein outputting the stream of analog voice data from the sound processor to the voice modem comprises outputting the stream of analog voice data from a speaker output port of the server to a microphone input port of the voice modem.

17. The method of claim 15 further comprises:

receiving a stream of incoming analog voice data from the telephone line;

outputting the stream of incoming analog voice data from the voice modem to the sound processor;

using the sound processor to convert the stream of incoming analog voice data to a stream of incoming digital voice data;

packetizing the stream of incoming digital voice data to form packets of incoming digital voice data; and

transmitting the packets of incoming digital voice data to the client computer via the computer network.

18. The method of claim 17 wherein outputting the stream of incoming analog voice data from the voice modem to the sound processor; comprises outputting the

stream of analog voice data from a speaker output port of the voice modem to a microphone input port of the server.

19. The method of claim 15 wherein the request includes the telephone number.

20. The method of claim 15 wherein the request includes only a portion of the telephone number.